

Information to identify the case:

Debtor 1	<u>Julio G Inga</u>	Social Security number or ITIN	xxx-xx-7230
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-11870-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Julio G Inga

5/3/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Julio G Inga
 Debtor

Case No. 19-11870-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db +Julio G Inga, 923 Grove Street, Elizabeth, NJ 07202-3320
 517997562 +Nissan Motor Acceptance Corporation, PO Box 740596, Cincinnati, OH 45274-0596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov May 03 2019 22:52:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 03 2019 22:51:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

517997557 EDI: GMACFS.COM May 04 2019 02:48:00 Ally, PO Box 380902, Bloomington, MN 55438-0902
 517997559 EDI: CAPITALONE.COM May 04 2019 02:48:00 Capital One Bank, P.O. Box 6492, Carol Stream, IL 60197-6492

517997560 EDI: CITICORP.COM May 04 2019 02:48:00 Citi, PO Box 6077, Sioux Falls, SD 57117-6077

517997561 +EDI: RCSFNBMARIN.COM May 04 2019 02:48:00 Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875

517997565 +EDI: RMSC.COM May 04 2019 02:48:00 SYNCB/AMER EAGLE DC, PO BOX 965005, Orlando, FL 32896-5005

517997566 +EDI: RMSC.COM May 04 2019 02:48:00 Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061

517997567 EDI: AISTMBL.COM May 04 2019 02:43:00 TMobil, P.O. Box 37380, Albuquerque, NM 87176

517997568 EDI: TFSR.COM May 04 2019 02:43:00 Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197

517997570 EDI: RMSC.COM May 04 2019 02:48:00 Walmart Master Card, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517997558* Ally, PO Box 380902, Bloomington, MN 55438-0902
 517997563* +Nissan Motor Acceptance Corporation, PO Box 740596, Cincinnati, OH 45274-0596
 517997564* +Nissan Motor Acceptance Corporation, PO Box 740596, Cincinnati, OH 45274-0596
 517997569* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197)

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Diene Hernandez-Rodriguez on behalf of Debtor Julio G Inga crjesquire@hotmail.com,
 abogado246@hotmail.com/dr77394@notify.bestcase.com
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
 jzapata@msklaw.net/njl6@ecfcbis.com;jloewenstein@msklaw.net
 Steven P. Kartzman kartztee@optonline.net,
 jzapata@msklaw.net/njl6@ecfcbis.com;jloewenstein@msklaw.net
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6